MFI DATA COLLECTION (RATI)

RECORD STRUCTURE

Version 1.5.4
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Version	Date	Validity	Changes
1.0	29 May 2009	1 June 2009	First version of record structure in Finnish.
1.0.1	17 June 2009	1 July 2009	- Some errors corrected. - Instrument "343" FX Spot added to REST field - Validations relating to securitisation and loan transfers in LD record added. - Validations relating to deposit maturities in LD record added - Name of loan instrument "45" changed to convenience credit card credit - Value "F" added to LD record field 05 Transaction, validation 003
1.1	11 September 2009	14 September 2009	Changes to validations of following LD record fields: - Securitisation and loan transfers (field 9) - Purpose of loan (field 13) - Industrial classification (field 23) - Sector (securitisation and loan transfers) (field 25) - ECB's auxiliary sectors (securitisation and loan transfers) (field 26) - Book value excl. non-performing stock (field 34) - Original maturity (field 43) - Remaining maturity (field 44) Changes to validations of following SBS record fields: - Capital certainty (field 12) - Number of instruments (field 13) - Total nominal value (field 14) - Recognition in financial statements (field 18) - Total market value (clean price) (field 20) - Intra-group items (field 21) - Direct investment (field 22) - Dividends (field 23) - Issue date (field 30) - Maturity date (field 31)

			- Reporting of issuer data changed in cases where Allocation of balance sheet items takes the value "L" Changes to validations of following REST record fields: - Instrument (field 7) - Intra-group items (field 10) - Conversion currency (field 15), length of currency code fields changed to contain 3 characters. Special currency codes "003" and "UUU"added Other changes: - Validation rule RATI.SBS.R3 - Combination FI, S.1312 (state government) is not permitted in any record.
1.1.1	2 October 2009	5 October 2009	Changes to validations of following REST record fields: - Sector (field 12), Country code (field 13), Conversion currency (field 15) Changes to validations of following SBS record fields: - Issuer's identifier (field 37) Changes to validations of following LD record fields: - Credit institution exempt from minimum reserves (field 20) - Name of credit institution exempt from minimum reserves (field 21) Misspellings corrected in some record fields.
1.2	7 December 2009		New report-level validation rules: RATI.000.R1 and RATI.000.R2 Changes to validations of following SBS record fields: - Dividends (field 23) - Type of issuer's identifier Changes to validations of following 000 record fields: - Reporting period (field 06) Changes to validations of following 000 record fields: - Intra-group items (field 14)
1.3	5 March 2010	1 April 2010	Changes to validations of following LD record fields: - Purpose of loan (field 13) - Initial period of fixation (field 42)
1.3.1	17 March 2010	1 April 2010	Changes to validations of following REST record field:

			- Book value (field 16)
1.4	29 April 2010	1 May 2010	Changes to validations of following LD record fields: - Book value (field 32) - Book value excl. non-performing stock (field 34) - Remaining maturity (field 44) - Individual loan losses and impairments (field 47) Changes to validations of following SBS record fields: - Allocation of balance sheet items (field 4) - Number of instruments (field 13) - Total nominal value (field 14) - Total market value (dirty price) (field 16) - Total market value (clean price) (field 19)
1.5	1 June 2010	1 June 2010	Changes to validations of following LD record fields: - Purpose of loan (field 13) - ECB's auxiliary sectors (field 22 - Remaining maturity (field 44) Changes to validations of following REST record fields: -Allocation of balance sheet items (field 4) -Instrument (field 7) -Sector (field 12) Changes to validations of following SBS record fields: -Instrument (field 6) -Number of instruments (field 13) -Total market value (dirty) (field 16) -Total market value (clean) (field 19) -Dividends (field 23)

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			-Issuer's identifier (field 37) Changes to validations in the sum up of the balance sheet: Rule RATI.BS.R1 (Assets) Rule RATI.BS.R2 (Liabilities)
1.5.1	4 June 2010	2 June 2010	Change to validation in REST record field: Instrument (field 7, 004)
1.5.2	1 July 2010	1 July 2010	Change to validation in LD record field: Purpose of loan (field 13)
1.5.3	14 January 2011	1 January 2011	Changes to validations of Technical batch record: - Data type (field 05) Changes to validations of following LD record fields: - Transaction period (field 10) - Intra-group items (field 14) - Initial period of fixation (field 42) - Individual loan losses and impairments (field 47) Changes to validations of following REST record fields: -Intra-group items (field 10) -Sector (field 12) Changes to validations of following SBS record fields: -Number of instruments (field 13) -Total market value (clean) (field 19) -Intra-group items (field 21) -Counterparty's sector (field 28)

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			-Counterparty's home country (field 29)
1.5.4	7 February 2011	1 January 2011	Delete validation rule RATI_LD_42_004 Change validation rule RATI_SBS_14_004

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1 INTRODUCTION

This docment describes the structure of records and submission of data to the Bank of Finland relating to MFI data collection (RATI). RATI reporting instructions and classifications are described in document INSTRUCTIONS FOR MFI STATISTICAL REPORTING.

The Bank of Finland can be contacted on questions relating to record structures and submission of data. Please direct any questions to Rahoitustilastot@bof.fi.

2 SUBMISSION OF DATA TO THE BANK OF FINLAND

RATI data are submitted to the Bank of Finland no later than the 10th banking day of the month following the reference period. The data are submitted electronically using the DCS service (Data Collection Service)**.**

2.1 DCS service

Reporters submit the data to the Bank of Finland using the DCS service. The service is maintained by the service provider, ie the DCS operator. The DCS operator is Itella Information Oy.

The reporter (or alternatively the data provider) should first order a DCS service user ID via the ID order service at https://sol.itella.net/ec/bof-tunnustilaus. Once the ID order has been approved, the reporter will receive by post a key code card which is needed, in addition to user ID and password, for logging into the DCS system.

The DCS service is used to transmit a report file consisting of reported data as described in the record descriptions presented in this document. The file is validated at the DCS service for data content, eg the technical integrity of the data and the correctness of record field structures and contents. These checks are done as described in this document.

A validated and approved report file is transmitted to the Bank of Finland. Erroneous reports are not transmitted to the Bank of Finland; instead, the DCS service sends an error report to the data provider. Errors must be corrected and the entire report is sent again via the DCS service. Correspondingly, when a correction needs to be made to a report that has already been sent, the entire report must be sent again via the DCS service.

2.2 Testing

Reporting may be tested in the DCS service's separate test environment by designating the contents of the report as test data (see batch record field 5). Test reports are sent to the operator in the usual manner and the data are validated.

2.3 Problem situations

As part of the DCS service, the operator provides an Itella Helpdesk service, available 24 hours a day, 7 days a week (24/7). The HelpDesk can be contacted by phone, tel. +358 205 388 500, or by email: helpdesk@itella.net. Itella HelpDesk provides advice in the following matters:
- problems with functioning of DCS service
- user IDs, passwords, key code lists
- data connection (VPN-secured FTP or SFTP)

The Bank of Finland provides advice on contents of report files and other matters, and related questions should preferably be directed to rahoitustilastot@bof.fi.

3 REPORT FILE

Report files are created as CSV (Comma Separated Value) files using semicolons as separators.

The character set used in the file must be ISO Latin 9 (ISO 8859-15).

3.1 Naming of file

The name of the file is the code that identifies the survey, ie RATI, the month subject to reporting and the reporter's business ID (8 digits, no hyphen).

RATI_<YYYY>M<MM>_<Reporter's business ID>.CSV.

If the reporter corrects data that has already been sent, the same file name must always be used.
The DCS operator deletes the file after processing it. If the transfer directory still contains a previous (unprocessed) file, overwriting or deletion of the previous file prevents the processing of the corrected file.

Example: February 2009 RATI report:
RATI_2009M02_01234562.CSV

3.2 File structure

A file consists of **one** reporter's RATI data.

A report comprises one batch record (000 record); zero or several loan and deposit records (LD record), general content records (REST record), security-by-security records (SBS record), impairment records (IL record); and one balance sheet record (BS record).

The first record in the file is always the batch record.

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Except for the batch record, the records can be in any order.
The following table gives the different record types.

Records in the fields

Record	Record type (first field)	Usage	Number of fields
Technical batch record	000	Technical record that begins the file	1
Balance sheet record	BS	Balance sheet total and other totals	1
Content record	LD	Loan and deposit recod	0…N
Content record	IL	Impairment record	0…N
Content record	REST	Ceneral content record	0…N
Content record	SBS	Security-by-security record	0…N

There are four types of content records (LD, IL, REST and SBS) with different structures.

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4 RECORD DESCRIPTIONS

The following general rules apply to the fields:
- Fields are separated from each other with a semicolon (ASCII 59). There is no semicolon after the last field of the row.
- The contents of record fields may not contain quotation marks, CR (Carriage Return) or LF (Line Feed) characters. The CR-LF character pair is added to the last row of the file.
- Records are separated from each other with the CR-LF character pair.
- Alphanumeric fields are demarcated with quotation marks. Quotation marks are not counted in the length of the field.
- Decimals, if any, of numeric values are separated with a comma.
- Numeric fields shall only include a negative sign.

Structure	Usage
Number(x[,y])	Indicates numeric data. Maximum length of the field in parentheses. Number of potential or mandatory decimals is shown with comma. The comma and following numbers are not obligatory if zero. For example format *Number(18,2)* indicates that the field may contain a maximum of 18 characters, of which 16 integers and 2 decimals.
Char(x)	Indicates alphanumeric data of a fixed number of characters. Length of the field in parentheses. Value of the field is either empty or contains the specified number of characters.
Varchar(x)	Indicates alphanumeric data comprising a variable number of characters. Maximum length of the field in parentheses.

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In numeric fields the value zero is an acceptable mandatory value unless there is a specific validation rule in the field requiring a non-zero figure.

If there are no data to be entered in an alphanumeric field, the field can be left empty and without quotation marks.

Fields marked *Reserved* are left empty and without quotation marks. These fields have the value *null* in record descriptions below.

If there are no data to be entered in the last fields of a record, the semicolons of those fields can be omitted.

If more than one code list is mentioned in connection with a field, the value entered in the field must be from one of the code lists provided (for example, country code can be chosen from ISO 3166 country list or international organisations code list).

Code lists used in the reporting are available in a separate XML-file on the Bank of Finland website.

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4.1 Batch record 000

The batch record (record 000) contains general information on the record. The report always includes one batch record, and it is the first record of the file. Before other records in the file can be validated, the batch record must pass the validation process.

4.1.1 Record fields and validation

Sequence	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
01	**Record type** "000" = Batch record	1: Record type	Char(3)	001	Value of 000 record field 1 (Record type)	=	"000"
02	**Type of data provider's identifier** Type of data provider's identifier. Valid business ID of data providers operating in Finland.	3: Type of identifier	Char(1)	001	Value of 000 record field 2 (Type of data provider's identifier)	=	Mandatory
03	**Data provider's identifier** Data provider's identifier. Valid business ID of data providers operating in Finland. Business ID without hyphen in format NNNNNNNN		VarChar(20)	001	Value of 000 record field 3 (Data provider's identifier)	<>	null
				002	IF value of 000 record field 2 (Type of data provider's identifier) is "Y", THEN value of 000 record field 3 (Data provider's identifier)	=	Valid business ID
04	**Survey code** "RATI" = MFI data collection survey		Char(4)	001	Value of 000 record field 4 (Survey code)	=	"RATI"
05	**Data type** "N"= Test data; not transmitted to the Bank of Finland (used in the test environment)	2: Data type	Char(1)	001	Value of 000 record field 5 (Data type)	=	Mandatory

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	"T"= Test data, transmitted to the Bank of Finland (sed in the test environment) "P"= Production data (used in the production environment)						
06	**Reporting period** Month subject to reporting in format <YYYY>M<MM>		Char(7)	001	Value of 000 record field 6 (Reporting period)	=	in format <YYYY>M<MM>
				002	Value of 000 record field 6 (Reporting period)	=	Part of file name RATI_<YYYY>M<MM>_<Reporter's business ID>.CSV in format <YYYY>M<MM>
07	**Creation date and time** Date and time at which report was created in format <YYYY><MM><DD><HH><MM> (= year-month-day-hour-minutes)		Char(12)	001	Value of 000 record field 7 (Creation date and time)	=	in format <YYYY><MM><DD><HH><MM>
08	**Number of rows** Number of rows in the file including batch record.		Number(7)	001	Value of 000 record field 8 (Number of rows)	=	Value must match number of rows in the report
09	**Reporter's comment** Possible short comment relating to the report.		Varchar(500)				

4.1.2 Examples

The batch record in the example below indicates that the file contains a test report comprising 122 rows. The correctness of the report is validated by the DCS service but the file is not transmitted to the Bank of Finland.

"000";"Y";"12345671";"RATI";"N";"2009M02";"200903051234";122;"Test report"

The batch record in the example below indicates that the file contains 1523 rows of production data for February 2009.

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"000";"Y";"12345671";"RATI";"P";"2009M02";"200903051234";1523
```

4.2 Loans and deposits record LD

Data on loans and deposits are reported in the LD content record. In addition to rules on structure and obligatoriness, the record must also fulfil the following conditions.

4.2.1 Record fields and validation

Group	Seq.	Field	Code list	Structure	Rule	Left-hand side	Opera-tor	Right-hand side
Record type	01	**Record type** "LD" = Loans and deposits record	1: Record type	Char(2)	001	Value of LD record field 1 (Record type)	=	"LD"
Data on reporter	02	**Type of reporter's identifier** Type of identifier, always "Y" = business ID	3: Type of identifier	Char(1)	001	Value of LD record field 2 (Type of reporter's identifier)	=	"Y"
	03	**Reporter's identifier** MFI's business ID without hyphen in format NNNNNNNN		Char(8)	001	Value of LD field 3 (Reporter's identifier)	=	in format "NNNNNNNN"
Item classifications	04	**Allocation of balance sheet items** Specifies balance sheet items: "A" = Asset "L" = Liability "O" = Off-balance sheet item	5: Allocation of balance sheet items	Char(1)	001	Value of LD record field 4 (Allocation of balance sheet items)	=	Mandatory
	05	**Transaction**	6: Transaction	Char(1)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A", THEN value of LD record field 5 (Transaction)	=	"S", "F", "N" OR "D"

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		Specifies transaction type: "S" = Stock "F" = Flow "N" = New business "D" = New drawdown			002	IF value of LD record field 4 (Allocation of balance sheet items) is "L", THEN value of LD record field 5 (Transaction)	=	"S" OR "N"
					003	IF value of LD record field 4 (Allocation of balance sheet items) is "O", THEN value of LD record field 5 (Transaction)	=	"S" OR "F"
	06	Reserved			001	Value of LD record field 6	=	null
	07	**Instrument** Instrument classification of loan or deposit. "221" = Transferable overnight deposits "222" = Non-transferable overnight deposits "223" = Promissory notes (non-marketable) "224" = Repos "225" = Deposits with an agreed maturity "226" = Deposit redeemable at notice "41" = Money market promissory notes (non-marketable) "42" = Revolving loans "43" = Overdrafts "44" = Extended credit card credit "45" = Convenience credit card credit "46" = Reverse repos "47" = Other loans	8: Instrument	Varchar(3)	001	Value of LD record field 7 (Instrument)	=	Mandatory
					002	IF value of LD record field 4 (Allocation of balance sheet items) is "A", THEN value of LD record field 7 (Instrument)	begins with	"4"
					003	IF value of LD record field 4 (Allocation of balance sheet items) is "L", THEN value of LD record field 7 (Instrument)	begins with	"22"
					004	IF value of LD record field 5 (Transaction) is "N", THEN value of LD record field 7 (Instrument)	<>	"42", "43", "44", "45", "221", "222" OR "226"
					005	IF value of LD record field 5 (Transaction) is "D", THEN value of LD record field 7 (Instrument)	<>	"42", "43", "44", "45", "221", "222", "223", "224", "225" OR "226"
					006	IF value of LD record field 4 (Allocation of balance sheet items) is "O", THEN value of LD record field 7 (Instrument)	<>	"221", "222", "223", "224", "225" OR "226"
	08	Reserved			001	Value of LD record field 8	=	null

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Securitisation and loan transfers	**09**	**Securitisation and loan transfers** "SR" = Securitised loan (loan servicing) "SL" = Securitised loan (no loan servicing) "LS" = Loan sale "LA" = Loan acquisition "LI" = Intermediated loan	20: Securitisation and loan transfers	Char(2)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" AND value of LD record field 5 (Transaction) is "F", THEN value of LD record field 9 (Securitisation and loan transfers)	=	"SL", "LS", OR "LA"
					002	IF value of LD record field 4 (Allocation of balance sheet items) is "O" AND value of LD record field 5 (Transaction) is "F", THEN value of LD record field 9 (Securitisation and loan transfers)	=	"SR", "SL", "LS", OR "LA"
					003	IF value of LD record field 4 (Allocation of balance sheet items) is "A" AND value of LD record field 5 (Transaction) is "S", THEN value of LD record field 9 (Securitisation and loan transfers)	=	null OR "SL"
					004	IF value of LD record field 4 (Allocation of balance sheet items) is "O" AND value of LD record field 5 (Transaction) is "S", THEN value of LD record field 9 (Securitisation and loan transfers)	=	"SR" OR "LI"
					005	OTHERWISE, value of LD record field 9 (Securitisation and loan transfers)	=	null
	10	**Transaction period** Month relating to securitisation and loan acquisitions and sales for quarterly reporters		Char(7)	001	IF value of LD record field 10 (Transaction period) is entered, the value	=	in format <YYYY>M<MM>
					002	IF value of LD record field 5 (Transaction) is "F" AND value of BS record field 4 (Reporting frequency) is "Q", THEN value of LD record field 10 (Transaction	=	Mandatory

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					003	period) OTHERWISE, value of LD record field 10 (Transaction period)	=	null
	11	Reserved			001	Value of LD record field 11	=	null
	12	Reserved			001	Value of LD record field 12	=	null
Instrument identification data	**13**	**Purpose of loan** "H" = Housing loan "C" = Consumption credit "S" = Student loan "R" = Holiday residencies "O" = Other purpose "N" = Not defined	15: Purpose of loan	Char(1)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of LD record field 5 (Transaction) is "S", "F", "N" OR "D", THEN value of LD record field 13 (Purpose of loan)	=	Mandatory
					002	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of LD record field 5 (Transaction) is "S", "F", "N" OR "D" AND value of LD record field 19 (Sector) begins with "14" OR "15" , THEN value of LD record field 13 (Purpose of loan)	<>	"N"
					003	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of LD record field 5 (Transaction) is "S", "F", "N" OR "D" AND value of LD record field 7 (Instrument) is "41" OR "46" AND value of LD record field 19 (Sector) begins with "14" OR "15,THEN value of LD record 13(Purpose of loan)	=	"O"

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						004	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of LD record field 5 (Transaction) is "S" OR "F" AND value of LD record field 7 (Instrument) is "43", "44" OR "45" AND value of LD record field 19 (Sector) begins with "14", THEN value of LD record field 13 (Purpose of loan)	=	"C"
						005	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of LD record field 5 (Transaction) is "S" OR "F" AND value of LD record field 7 (Instrument) is "42" AND value of LD record field 19 (Sector) begins with "14", THEN value of LD record field 13 (Purpose of loan)	=	"C" OR "O"
						006	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of LD record field 5 (Transaction) is "S" OR "F" AND value of LD record field 7 (Instrument) is "42", "43", "44" OR "45" AND value of LD record field 19 (Sector) begins with "15", THEN value of LD record field 13 (Purpose of loan)	=	"O"
						007	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of LD record field 5 (Transaction) is "S", "F", "N" OR "D" AND value of LD	=	"H", "C", "S", "R", "O"

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					record field 7 (Instrument) is "47", AND value of LD record field 19 (Sector) begins with "14" or "15", THEN value of LD record field 13 (Purpose of loan)		
				008	IF value of LD record field 4 (Allocation of balance sheet items) is "L", THEN value of LD record field 13 (Purpose of loan)	=	"N" OR "Null"
				009	OTHERWISE, value of LD record field 13 (Purpose of loan)	=	"N"
14	**Intra-group items** Report whether the counterparty to on-blance sheet loan or deposit is another credit institution, financial institution or foreign affiliate belongig to the same group or the parent company "C" = Other credit and financial institutions and foreign affiliates belonging to the same group "P" = Parent company "N" = Non-group undertaking / other undertaking	16: Intra-group items	Char(1)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of LD record field 5 (Transaction) is "S", THEN value of LD record field 14 (Intra-group items)	=	Mandatory
				002	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of LD record field 5 (Transaction) is "S", AND value of LD record field 19 (Sector) is "121" OR begins with "13" OR "14", THEN value of LD record field 14 (Intra-group items)	=	"N"
15	**Syndicated items** Report whether the loan or deposit is syndicated "Y" = Yes "N" = No		Char(1)	001	IF value of LD record field 5 (Transaction) is "S", THEN value of LD record field 15 (Syndicated items)	=	Mandatory
				002	IF value of LD record field 15 (Syndicated items) is entered, the value	=	"Y" OR "N"

	16	**Collateral** "U" = Uncollateralised "D" = Collateral deficit "M" = Mortgages and real estate collateral (>= 100 %) "P" = Mortgages and real estate collateral (< 100 %) "O" =Other colalteral "G" = Guarantee	18: Collateral	Char(1)	001	IF value of LD record field 4 (Allocation of balance sheet items) is"A" OR "O" AND value of LD record field 5 (Transaction) is"S", "N" OR "D" AND value of LD record field 9 (Securitisation and loan transfers) is "null" , "SL OR "LI" AND value of LD record field 19 (Sector) begins with "11", "14" OR "15" , THEN value of LD record field 16 (Collateral)	=	Mandatory
	17	**Internal identifier** Unchangeable code for identification of the reported item		Varchar (100)				
	18	Reserved			001	Value of LD record field 18	=	null
Data on counter-party	**19**	**Sector** Sector code of item counterparty in accordance with Statistics Finland's Classification of Sectors 2000, without prefix "S.".	11: Sector	Varchar(6)	001	Value of LD record field 19 (Sector)	=	Mandatory
					002	IF value of LD record field 24 (Country code) is "FI", THEN value of LD record field 19 (Sector)	<>	"1314" OR "1312"
					003	IF value of LD record field 24 (Country code) <> "FI", THEN value of LD record field 19 (Sector)	<>	"13141" OR "13149"
					004	IF value of LD record field 14 (Intra-group items) is "C" OR "P", THEN value of LD record field 19 (Sector)	<>	"141", "1411", "1419", "143", "144", "145", "15", "151" OR "152"
	20	**Credit institution exempt from minimum reserves** Report if deposit counterparty is on the ECB's list of credit institutions exempt from minimum reserves.		Char(1)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "L" AND value of LD record field 5 (Transaction) is "S" AND value of LD record field 7 (Instrument) begins with "22" AND value of LD record field 19 (Sector) is "1221"	=	"Y" OR "N"

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						OR "12231" AND value of LD record field 24 (Country code) is a value from "EMU coutries" (Code list 9d), THEN value of LD record field 20 (Credit institution exempt from minimum reserves)		
					002	IF value of LD record field 4 (Allocation of balance sheet items) is "L" AND value of LD record field 5 (Transaction) is "S" AND value of LD record field 7 (Instrument) begins with "22" AND value of LD record field 19 (Sector) is "1221" OR "12231" AND value of LD record field 24 (Country code) is a value from "Country code" (Code list 9) EXCLUDING "EMU coutries" (Code list 9d), THEN value of LD record field 20 (Credit institution exempt from minimum reserves)	=	"Y"
					003	IF value of LD record field 4 (Allocation of balance sheet items) is "L" AND value of LD record field 5 (Transaction) is "S" AND value of LD record field 7 (Instrument) begins with "22" AND value of LD record field 24 (Country code) is "36212" OR "4C", THEN value of LD record field 20 (Credit institution exempt from minimum reserves)	=	"N"
					004	OTHERWISE, value of LD record field 20 (credit institution exempt from minimum reserves)	=	null

21	**Name of credit institution exempt from minimum reserves** Report the name of credit institution exempt from minimum reserves		Varchar (100)	001	IF value of LD record field 20 (Credit institution exempt from minimum reserves) is "Y" AND value of LD record field 24 (Country code) is a value from "EMU coutries" (Code list 9d), THEN value of LD record field 21 (Name of credit institution exempt from minimum reserves)	=	Mandatory
22	**ECB's auxiliary sectors** Reported only if counterparty to balance sheet item is FVC/SSPE or a central counterparty clearing house	30: ECB's auxiliary sectors	Char(1)	001	IF value of LD record field 19 (Sector) is some other than "123" OR "124", THEN value of LD record field 22 (ECB's auxiliary sectors)	=	null
				002	IF value of LD record field 22 (ECB's auxiliary sectors) is entered, the value	=	Value from "ECB's auxiliary sectors" (Code list 30)
				003	IF value of LD record field 19 (Sector) is "123" THEN value of LD record field 22 (ECB's auxiliary sectors)	=	"null" OR "1"
				004	IF value of LD record field 19 (Sector) is "124" THEN value of LD record field 22 (ECB's auxiliary sectors)	=	"null" OR "2"
23	**Industrial classification** Industrial classification code of item counterparty	31: Industrial classification	Varchar(5)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of LD record field 5 (Transaction) is "S", "N" OR "D" AND value of LD record field 7 (Instrument) begins	=	Mandatory

						with "4" AND value of LD record field 9 (Securitisation and loan transfers) is "LI", "SL" OR "null" AND value of LD record field 19 (Sector) begins with "11" OR "141", THEN value of LD record field 23 (Industrial classification)		
					002	OTHERWISE, value of LD record field 23 (Industrial classification)	=	null OR begins with "00"
	24	**Country code** Home country of item counterparty in accordance with ISO 3166 or the list of international organisations.	9: Country, ISO 3166 9b: Internal organisations	Varchar(5)	001	Value of LD record field 24 (Country code)	=	Mandatory
Data on counter-party to securitisation and loan transfers	**25**	**Sector (securitisation and loan transfers)** Sector code of counterparty to securitisation or loan transfer in accordance with Statistics Finland's Classification of Sectors 2000, without prefix "S.".	11: Sector	Varchar(6)	001	IF value of LD record field 9 (Securitisation and loan transfers) is "SR", "SL", "LS", "LA" OR "LI", THEN value of LD record field 25 Sector (securitisation and loan transfers)	=	Mandatory
					002	OTHERWISE, value of LD record field 25 Sector (securitisation and loan transfers)	=	null

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					003	IF value of LD record field 25 Sector (securitisation and loan transfers) is entered AND value of LD record field 27 Counterparty's home country (securitisation and loan transfers) is "FI", THEN value of LD record field 25 Sector (securitisation and loan transfers)	<>	"1314" OR "1312"
					004	IF value of LD record field 25 Sector (securitisation and loan transfers) has been given AND value of LD record field 27 Counterparty's home country (securitisation and loan transfers) <> "FI", THEN value of LD record field 25 Sector (securitisation and loan transfers)	<>	"13141" OR "13149"
	26	**ECB's auxiliary sectors (securitisation and loan transfers)** Report whether the counterparty to securitised balance sheet item or loan transfer is FVC/SSPE	30: ECB's auxiliary sectors	Char(1)	001	IF value of LD record field 25 Sector (securitisation and loan transfers) is "123", THEN value of LD record field 26 (ECB's auxiliary sectors)	=	"1" OR null
					002	OTHERWISE; value of LD record field 26 (ECB's auxiliary sectors)	=	null
	27	**Counterparty's home country (securitisation and loan transfers)** Home counterparty of securitised, transferred or intermediated item in	9: Country, ISO 3166	Varchar(5)	001	IF value of LD record field 9 (Securitisation and loan transfers) has been given, THEN value of LD record field 27 (Counterparty's home country [securitisation and loan transfers])	=	Mandatory

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		accordance with ISO 3166 or the list of international organisations	9b: International organisations		002	OTHERWISE, value of LD record field 27 Counterparty's home country (securitisation and loan transfers)	=	null
	28	Reserved			001	Value of LD record field 28	=	null
	29	Reserved			001	Value of LD record field 29	=	null
	30	Reserved			001	Value of LD record field 30	=	null
Data on quantity and price	31	**Conversion currency ISO 4217** ISO 4217 code of currency from which book value (field 32) has been converted.	10: Currency (ISO 4217) 10c: Currency (withdrawn)	Char(3)	001	Value of LD record field 31 (Conversion currency)	=	Mandatory
	32	**Book value** Total book value of loan or deposit in EUR and rounded to two decimal places.		Number (20,2)	001	Value of LD record field 32 (Book value)	=	Mandatory
	33	**Book value currency** ISO 4217 code of currency in which book value (field 32) is reported. Value is always "EUR".	10. Currency (ISO 4217)	Char(3)	001	Value of LD record field 33 (Book value currency)	=	"EUR"
	34	**Book value excl. non-performing stock** Total book value of loan excluding non-performing stock		Number (20,2)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of LD record field 5 (Transaction) is "S" AND value of LD record field 9 (Securitisation and loan transfers) is "LI", "SL" OR "null", THEN value of LD record field 34 (Book value excl. non-performing stock)	=	Mandatory
					002	IF value of LD record field 32 (Book value) is >=0 AND value of LD record field 34 is reported, THEN value of LD record field 34 (Book value excl. non-performing stock)	<=	Value of LD record field 32 (Book value)

					003	OTHERWISE, value of LD record field 34 (Book value excl. non-performing stock)	=	null
35	**Annualised agreed rate (%)**		Number (6,2)		001	IF value of LD record field 5 (Transaction) is "S", "N" OR "D" AND value of LD record field 9 (Securitisation and loan transfers) is "LI", "SL" OR "null", THEN value of LD record field 35 (Annualised agreed rate)	=	Mandatory
					002	Value of LD record field 35 (Annualised agreed rate)	>=	0
					003	Value of LD record field 35 (Annualised agreed rate)	<	1000
36	**Annual percentage rate of charge (%)**		Number (6,2)		001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" AND value of LD record field 5 (Transaction) is "N" AND value of LD record field 13 (Purpose of loan) is "C" OR "H" AND value of LD record field 19 (Sector) begins with "14", THEN value of LD record field 36 (Annual percentage rate of charge)	=	Mandatory
					002	IF value of LD record field 36 (Annual percentage rate of charge) is entered, the value	<	1000
					003	OTHERWISE, value of LD record field 36 (Annual percentage rate of charge)	=	null
37	**Interest payable** Interest accrued but not paid on loans and deposits		Number (20,2)		001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of LD record field 5 (Transaction) is "S", THEN value of LD record field 37 (Interest payable)	=	Mandatory

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					002	OTHERWISE, Value of LD record field 37 (Interest payable)		=	null
	38	Reserved			001	Value of LD record field 38		=	null
	39	Reserved			001	Value of LD record field 39		=	null
Interest rate classifications	40	**Next interest rate reset** Report next period of interest rate reset for loans "1" = In the next 12 months "2" = Over 1 year and up to 2 years "3" = Over 2 years	22: Interest rate reset	Char(1)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" AND value of LD record field 5 (Transaction) is "S" AND value of LD record field 19 (Sector) begins with "11", "14" OR "15", THEN value of LD record field 40 (Next interest rate reset)		=	Mandatory
					002	IF value of LD record field 4 (Allocation of balance sheet items) is "A" AND value of LD record field 5 (Transaction) is "S" AND value of LD record field 19 (Sector) begins with "11", "14" or "15" AND value of LD record field 41 (Interest rate linkage) is "E" OR "R", THEN value of LD record field 40 (Next interest rate reset)		=	"1"
					003	OTHERWISE, value of LD record field 40 (Next interest rate reset)		=	null
	41	**Interest rate linkage** Report interest rate linkage for loans and deposits "E" = Euribor rates "R" = Own reference rates "F" = Fixed interest rates "I" = Index or derivative "O" = Other	23: Interest rate linkage	Char(1)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A", "L" OR "O" AND value of LD record field 5 (Transaction) is "S", "N" OR "D" AND value of LD record field 9 (Securitisation and loan transfers) is "LI", "SL" OR "null", THEN value of LD record field 41 (Interest rate linkage)		=	Mandatory

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	42	**Initial period of fixation** Report initial period of fixation for loans "1" = Floating rate and up to 1 month "2" = Over 1 month and up to 3 months "3" = Over 3 months and up to 1 year "4" = Over 1 year and up to 3 years "5" = Over 3 years and up to 5 years "6" = Over 5 years and up to 10 years "7" = Over 10 years	24: Initial period of fixation	Char(1)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" AND value of LD record field 5 (Transaction) is "N" OR "D" AND value of LD record field 19 (Sector) begins with "11", "14" OR "15", THEN value of LD record field 42 (Initial period of fixation)	=	Mandatory
					002	IF the value of LD record field 4 (Allocation of balance sheet items) is "A" AND the value of LD record field 5 (Transaction) is "N" OR "D" and the value of LD record field 19 (Sector) begins with "11", "14" OR "15" AND the value of LD record field 41 (Interest rate linkage) is "E", THEN value of LD record field 42 (Initial period of fixation)	=	"1", "2" OR "3"
					003	IF the value of LD record field 4 (Allocation of balance sheet items) is "A" AND the value of LD record field 5 (Transaction) is "N" OR "D" and the value of LD record field 19 (Sector) begins with "11", "14" OR "15" AND the value of LD record field value of LD record field 41 (Interest rate linkage) is "R", THEN value of LD record field 42 (Initial period of fixation)	=	"1"
Data on maturity	**43**	**Original maturity** Report original maturity of loan	13: Original maturity	Varchar(2)	001	IF value of LD record field 5 (Transaction) is S" OR "F", THEN value of LD record field 43 (Original maturity)	=	Mandatory

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					002	IF value of LD record field 5 (Transaction) is "N" OR "D" AND value of LD record field 19 (Sector) begins with "11", "14" OR "15", THEN value of LD record field 43 (Original maturity)	=	Mandatory
					003	IF value of LD record field 7 (Instrument) is "42", "43", "44" OR "45", THEN value of LD record field 43 (Original maturity)	=	"0"
					004	IF value of LD record field 7 (Instrument) is "221", "222" OR "226", THEN value of LD record field 43 (Original maturity)	=	"1"
	44	**Remaining maturity** Report remaining maturity of loans "1" = Up to 1 year "2" = Over 1 year and up to 2 years "3" = Over 2 years	14: Remaining maturity	Char(1)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" AND value of LD record field 5 (Transaction) is "S", THEN value of LD record field 44 (Remaining maturity)	=	Mandatory
Data on loan size	**45**	**Size of loan to non-financial corporation** Report the size of new loans to non-financial corporation and non-financial corporations' new drawdowns "1" = Loans to non-financial corporations, up to EUR 250 000 "2" = Loans to non-financial corporations, over EUR 250 000 and up to EUR 1 million "3" = Loans to non-financial corporations, over EUR 1 million	19: Size of loan to non-financial corporation	Char(1)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" AND value of LD record field 5 (Transaction) is "N" OR "D" AND value of LD record field 19 (Sector) begins with "11", THEN value of LD record field 45 (Size of loan to non-financial corporation)	=	Mandatory
					002	OTHERWISE, value of LD record field 45 (Size of loan to non-financial corporation)	=	null

Data on deposit term of notice	**46**	**Deposit account's term of notice** Report term of notice for a deposit account redeemable at notice "1" = up to 3 months "2" = Over 3 months and up to 2 years "3" = Over 2 years	27: Term of notice	Char(1)	001	IF LD record field 7 (Instrument) is "226", THEN value of LD record field 46 (Deposit account's term of notice)	=	Mandatory
					002	OTHERWISE, value of LD record field 46 (Deposit account's term of notice)	=	null
Loan losses and and impairments	**47**	**Individual loan losses and impairments** Report loan losses and impairments on loans, securitised loans and other loan transfers. Report loan losses and impairments with a minus sign and reversals of collective loan losses without a minus sign.		Number (20,2)	001	IF value of LD record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of LD record field 5 (Transaction) is "S" OR "F", THEN value of LD record field 47 (Individual loan losses and impairments)	=	Mandatory
					002	OTHERWISE, value of LD record field 47 (Individual loan losses and impairments)	=	null

4.2.2 Examples

"LD";"Y";"12345671";"A";"S";;"47";;;;;;;"H";"N";"N";"M";"1213fdkslöfk";;"143";;;;;"FI";;;;;;;;"EUR";10000,50;"EUR";9000;5,5001;6,0001;50,02;;;
"1";"E";;"22";"3";;;;5,32

"LD";"Y";"12345671";"L";"S";;"225";;;;;;;"N";"N";"N";;"534fdsfsd";;"1112";;;;;"SE";;;;;;;;"SEK";10000,50;"EUR";;3,2 003;;50,02;;;;"F";;"3";;;;

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4.3 Impairment record IL

4.3.1 Record fields and validation

Collectively assessed impairments are reported in the impairment record IL. In addition to rules on structure and obligatoriness, the record must also fulfil the following conditions.

Group	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type** "IL"= Impairment record	1: Record type	Char(2)	001	Value of IL record field 1 (Record type)	=	"IL"
Data on reporter	02	**Type of reporter's identifier** Type of identifier, always "Y" = business ID	3: Type of identifier	Char(1)	001	Value of IL record field 2 (Type of reporter's identifier)	=	"Y"
	03	**Reporter's identifier** MFI's business ID without hyphen in format NNNNNNNN		Char(8)	001	Value of IL record field 3 (Reporter's identifier)	=	in format "NNNNNNNN"
Item classifications	04	**Allocation of balance sheet items** Specifies balance sheet items: "A" = Asset	5: Allocation of balance sheet items	Char(1)	001	Value of IL record field 4 (Allocation of balance sheet items)	=	"A"
	05	**Transaction** Specifies transaction type: "S" = Stock	6: Transaction	Char(2)	001	Value of IL record field 5 (Transaction)	=	"S"
	06	Reserved			001	Value of IL record field 6	=	null
	07	**Instrument** Instrument classification of loan. "41" = Money market promissory notes (non-marketable) "42" = Revolving loans	8: Instrument	Char(2)	001	IF value of IL record field 7 (Instrument) is entered, the value	=	"41", "42", "43", "44", "45", "46" OR "47"

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		"43" = Overdrafts "44" = Extended credit card credit "45" = Convenience credit card credit "46" = Reverse repos "47" = Other loans							
Instrument identification data	**08**	Reserved				001	Value of IL record field 8	=	null
	09	Reserved				001	Value of IL record field 9	=	null
	10	Reserved				001	Value of IL record field 10	=	null
	11	Reserved				001	Value of IL record field 11	=	null
	12	Reserved				001	Value of IL record field 12	=	null
	13	**Purpose of loan** "H" = Housing loan "C" = Consumption credit "S" = Student loan "R" = Holiday residencies "O" = Other purpose "N" = Not defined	15: Purpose of loan	Char(1)					
	14	**Intra-group items** Report whether the counterparty to on-balance sheet loan is another credit institution, financial institution or foreign affiliate belongig to the same group or the parent company "C" = Other credit institution, financial institution or foreign affiliate "P" = Parent company "N" = Non-group undertaking / other group undertaking	16: Intra-group items	Char(1)					
	15	**Syndicated items**		Char(1)		001	If value of IL record field 15 is entered, the value	=	"Y" OR "N"

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		Report whether the loan is syndicated "Y" = Yes "N" = No						
	16	**Collateral** Report loan collateral	18: Collateral	Char(1)				
	17	**Internal identifier** Unchangeable code for identification of the reported item		Varchar(100)				
	18	Reserved			001	Value of IL record field 18	=	null
Data on counter-party	19	**Sector** Sector code of item counterparty in accordance with Statistics Finland's Classification of Sectors 2000, without prefix "S.".	11: Sector	Varchar(6)	001	IF value of IL record field 24 (Country code) is "FI", THEN value of IL record field 19 (Sector)	<>	"1314" OR "1312"
					002	IF value of IL record field 24 (Country code) <> "FI", THEN value of IL record field 19 (Sector)	<>	"13141" OR "13149"
	20	Reserved			001	Value of IL record field 20	=	null
	21	Reserved			001	Value of IL record field 21	=	null
	22	**ECB's auxiliary sectors** Report if counterparty to balance sheet item is FVC/SSPE or a central counterparty clearing house	30: ECB's auxiliary sectors	Char(1)				
	23	**Industrial classification** Industrial classification code of item counterparty	31: Industrial classification	Varchar(5)				
	24	**Country code** Home country of item counterparty in accordance with ISO 3166 or the list of international organisations	9: Country, ISO 3166 9b: International organisations	Varchar(5)				

	25	Reserved			001	Value of IL record field 25	=	null
	26	Reserved			001	Value of IL record field 26	=	null
	27	Reserved			001	Value of IL record field 27	=	null
	28	Reserved			001	Value of IL record field 28	=	null
	29	Reserved			001	Value of IL record field 29	=	null
	30	Reserved			001	Value of IL record field 30	=	null
Data on quantity and price	**31**	**Conversion currency ISO 4217** ISO 4217 code of currency from which collective impairments (field 47) have been converted	10: Currency (ISO 4217) 10c: Currency (withdrawn)	Char(3)				
	32	Reserved			001	Value of IL record field 32	=	null
	33	Reserved			001	Value of IL record field 33	=	null
	34	Reserved			001	Value of IL record field 34	=	null
	35	Reserved			001	Value of IL record field 35	=	null
	36	Reserved			001	Value of IL record field 36	=	null
	37	Reserved			001	Value of IL record field 37	=	null
	38	Reserved			001	Value of IL record field 38	=	null
	39	Reserved			001	Value of IL record field 39	=	null
Interest rate classifications	**40**	**Next interest rate reset** Report next period of interest rate reset for loans "1" = In the next 12 months "2" = Over 1 year and up to 2 years "3" = Over 2 years	22: Interest rate reset	Char(1)				
	41	**Interest rate linkage** Report interest rate linkage for loan "E" = Euribor rates "R" = Own reference rates "F" = Fixed interest rates "I" = Index or derivative	23: Interest rate linkage	Char(1)				

		"O" = Other						
	42	Reserved			001	Value of IL record field 42	=	null
Data on maturity	**43**	**Original maturity** Report original maturity of loan and deposit	13: Original maturity	Varchar(2)				
	44	Reserved			001	Value of IL record field 44	=	null
	45	Reserved			001	Value of IL record field 45	=	null
	46	Reserved			001	Value of IL record field 46	=	null
Loan losses and impairments	**47**	**Collective impairments** Report collective impairments on loans in EUR		Number(20,2)	001	Value of IL record field 47 (Collective impairments)	=	Mandatory

4.3.2 Examples

"IL";"Y";"12345671";"A";"S";;"47";;;;;;"H";;;;;;"143";;;;;;;;;;;;;;;;;;;;;;;;;;

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4.4 Content record REST

4.4.1 Record fields and validation

The general content record REST is used for reporting balance sheet data not related to securities, loans and deposits. Derivatives flow data (net payments) and data on commercial and local authority paper arranged by banks are also reported here.

Group	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type** "REST" = General content record	1: Record type	Char(4)	001	Value of REST record field 1 (Record type)	=	"REST"
Data on reporter	02	**Type of reporter's identifier** Type of identifier, always "Y" = business ID	3: Type of identifier	Char(1)	001	Value of REST record field 2 (Type of reporter's identifier)	=	"Y"
	03	**Reporter's identifier** MFI's business ID without hyphen in format NNNNNNNN		Char(8)	001	Value of REST record field 3 (Reporter's identifier)	=	in format "NNNNNNNN"
Item classifications	04	**Allocation of balance sheet items** Specifies balance sheet items: "A" = Asset "L" = Liability "O" = Off-balance sheet item	5: Allocation of balance sheet items	Char(1)	001 002	Value of REST record field 4 (Allocation of balance sheet items) IF value of REST record field 7 (Instrument) is "91", THEN value of REST record field 4 (Allocation of balance sheet items)	= =	Mandatory "O"
	05	**Transaction** "S" = Stock	6: Transaction	Varchar(2)	001	Value of REST record field 5 (Transaction)	=	"S" OR "F"

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		"F" = Flow						
	06	Reserved			001	Value of REST record field 6	=	null
	07	**Instrument** Instrument classification of item: "21" = Currency "341" = Standardised derivatives "342" = OTC derivatives "343" = FX Spot "7" = Other assets and liabilities "81" = Other capital and reserves "82" = Fixed assets "91" = Domestic commercial paper and local authority paper arranged by credit institutions (excluding own commercial paper)	8: Instrument	Varchar(3)	001	IF value of REST record field 4 (Allocation of balance sheet items) is "A" AND value of REST record field 5 (Transaction) is "S", THEN value of REST record field 7 (Instrument)	=	"21", "341", "342", "343", "7" OR "82"
					002	IF value of REST record field 4 (Allocation of balance sheet items) is "L" AND value of REST record field 5 (Transaction) is "S", THEN value of REST record field 7 (Instrument)	=	"341", "342", "343", "7" OR "81"
					003	IF value of REST record field 4 (Allocation of balance sheet items) is "O", AND value of REST record field 5 (Transaction) is "S" OR "F", THEN value of REST record field 7 (Instrument)	=	"91"
					004	IF value of REST record field 4 (Allocation of balance sheet items) is "A" OR "L", AND value of REST record field 5 (Transaction) is "F", THEN value of REST record field 7 (Instrument)	=	"341", "342"OR "343" "
	08	Reserved			001	Value of REST record field 8	=	null
	09	Reserved			001	Value of REST record field 9	=	null

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Data on counterparty	10	**Intra-group items** Report whether the counterparty to on-balance sheet derivative is another credit institution, financial institution or foreign affiliate belonging to the same group or the parent company "C" = Other credit institution, financial institution or foreign affiliate "P" = Parent company "N" = Non-group undertaking / other group undertaking	16: Intra-group items	Char(1)	001	IF value of REST record field 5 (Transaction) is "S" AND value of REST record field 7 (Instrument) is "341", "342" OR "343", THEN value of REST record field 10 (Intra-group items)	=	Mandatory
					002	IF value of REST record field 5 (Transaction) is "S" AND value of REST record field 7 (Instrument) is "341", "342" OR "343", AND value of REST record field 12 (Sector) is "121" OR begins with "13" OR "14", THEN value of REST record field 10 (Intra-group items)	=	"N"
					003	OTHERWISE; value of REST record field 10 (Intra-group items)	=	null
	11	**Internal identifier** Unchangeable code for identification of the reported item		Varchar(100)				
	12	**Sector** Sector code of item counterparty in accordance with Statistics Finland's Classification of Sectors 2000, without prefix "S.".	11: Sector	Varchar(6)	001	IF value of REST record field 7 (Instrument) is "21", "81" OR "82", THEN value of REST record field 12 (Sector)	=	null
					002	IF value of REST record field 7 (Instrument) is "91", THEN value of REST record field 12 (Sector)	=	"1111", "11111", "11112", "1112", "11121", "111211", "111212", "11122", "112", "121", "1221",

									"12231", "12239", "123", "124", "125", "1313", "13131", "13132", "13133" OR "13149"
						003	OTHERWISE, value of RESTrecord field 12 (Sector)	=	Value from "Sector" (Code list 11) OR "null"
						004	IF value of REST record field 12 (Sector) is entered AND value of REST record field 13 (Country code) is "FI", THEN value of REST record field 12 (Sector)	<>	"1314" OR "1312"
						005	IF value of REST record field 12 (Sector) is entered AND value of REST record field 13 (Country code) <> "FI", THEN value of REST record field 12 (Sector)	<>	"13141" OR "13149"
						006	IF value of REST record field 5 (Transaction) is "S" AND value of REST record field 7 (Instrument) is "341", THEN value of REST record field 12 (Sector)	=	"124"
						007	IF value of REST record field 5 (Instrument) is "F" AND value of REST record field 7 (Instrument) is "341", "342" OR "343", THEN value of REST record field 12 (Sector)	=	null

	13	**Country code** Home country of the item counterparty in accordance with ISO 3166 or the list of international organisations	9: Country, ISO 3166 9b: International organisations 9c: Unknown country	Varchar(5)	001	IF value of REST record field 7 (Instrument) is "21", "81" OR "82", THEN value of REST record field 13 (Country code)	=	null
					002	OTHERWISE, value of REST record field 13 (Country code)	=	Value from "Country" (Code list 9), "International organisations" (Code list 9b) OR "Unknown country" (Code list 9c)
	14	Reserved			001	Value of REST record field 14	=	null
Data on quantity and price	**15**	**Conversion currency ISO 4217** ISO 4217 code of currency from which book value (field 34) has been converted.	10: Currency (ISO 4217) 10b Unknown currency 10c: Currency (withdrawn)	Char(3)	001	IF value of REST record field 7 (Instrument) is "91", THEN value of REST record field 15 (Conversion currency)	=	Value from "Currency" (Code list 10)
					002	IF value of REST record field 5 (Transaction) is "S" AND value of REST record field 7 (Instrument) is "341", "342", "343" OR "7", THEN value of REST record field 15 (Conversion currency)	=	Value from "Currency" (Code list 10) OR "UUU"
					003	IF value of REST record field 7 (Instrument) is "21", THEN value of REST record field 15 (Conversion currency)	=	"EUR" OR "003"
					004	IF value of REST record field 5 (Transaction) is "F" AND value of REST record field 7 (Instrument) is "81" OR "82", THEN value of REST record field 15 (Conversion	=	null

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					currency)		
				005	IF value of REST record field 5 (Transaction) is "F" AND value of REST record field 7 (Instrument) is "341", "342" OR "343", THEN value of REST record field 15 (Conversion currency)	=	null
16	**Book value** Total book value in EUR and rounded to two decimal places		Number(20,2)	001	Value of REST record field 16 (Book value)	=	Mandatory
				002	IF value of REST record field 7 (Instrument) is "21", "82" OR "91", THEN value of REST record field 16 (Book value)	>	0
17	**Book value currency** ISO 4217 code of currency in which book value (field 16) is reported. Value is always "EUR".	10: Currency (ISO 4214)	Char(3)	001	Value of REST record field 17 (Book value currency)	=	"EUR"

4.4.2 Examples

"REST";"Y";"12345671";"A";"S";;"341";;;"N";"Internal identifierXC";"1221";"US";;"USD";10000,50;EUR

"REST";"Y";"12345671";"L";"S";;"342";;;"N";"324fdsff";"1112";"GB";;"GBP";10000,50;EUR

4.5 Security-by-security record SBS

4.5.1 Record fields and validation

Securities are reported on a security-by-security basis in the SBS record. In addition to rules on structure and obligatoriness, the record must fulfil the following conditions.

Group	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	01	**Record type** "SBS" = Security-by-Security record	1: Record type	Char(3)	001	Value of SBS record field 1 (Record type)	=	"SBS"
Data on reporter	02	**Type of reporter's identifier** Type of identifier, always "Y" = business ID	3: Type of identifier	Char(1)	001	Value of SBS record field 2 (Type of reporter's identifier)	=	"Y"
	03	**Reporter's identifier** MFI's business ID without hyphen in format NNNNNNNN		Char(8)	001	Value of SBS record field 3 (Reporter's identifier)	=	in format "NNNNNNNN"
Item classifications	04	**Allocation of balance sheet items** Specifies balance sheet items: "A" = Asset "L" = Liability "O" = Off-balance sheet item	5: Allocation of balance sheet items	Char(1)	001	Value of SBS record field 4 (Allocation of balance sheet items)	=	Mandatory
					002	IF value of SBS record field 5 (Transaction) is "RB", THEN value of SBS record field 4 (Allocation of balance sheet items)	=	"A" OR "O"
					003	IF value of SBS record field 5 (Transaction) is "RB", THEN value of SBS record field 4 (Allocation of balance sheet items	=	"A" OR "O"

					004	IF value of SBS record field 6 (Instrument) is "52", THEN value of SBS record field 4 (Allocation of balance sheet items)	<>	"L"
	05	**Transaction** "S" = Stock "RB" = Repo purchases (reverse repos) / Securities lending / short selling "RS" = Repo sales / Securities lending	6: Transaction	Varhar(2)	001	Value of SBS record field 5 (Transaction)	=	"S", "RB" OR "RS"
					002	IF value of SBS record field 4 (Allocation of balance sheet items) is "O", THEN value of SBS record field 5 (Transaction)	<>	"S"
	06	**Instrument** Instrument classification of security "33" = Debt securities "511" = Quoted shares "512" = Unquoted shares "513" = Other equity "52" = Investment fund shares	8: Instrument	Varchar(3)	001	Value of SBS record field 6 (Instrument)	=	" Mandatory
					002	Value of SBS record field 6 (Instrument)	=	"33", "511", "512", "513" OR "52"
	07	Reserved			001	Value of SBS record field 7	=	null
Instrument identification data	**08**	**Internal identifier** Unchangeable code for identification of the reported security		Varchar (100)	001	Value of SBS record field 8 (Internal identifier)	=	Mandatory
	09	**ISIN code** Security's ISIN code in accordance wtih ISO 6166		Char(12)	001	IF value of SBS record field 9 (ISIN code) is entered, the value	=	Valid ISIN code

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	10	Reserved			001	Value of SBS record field 10	=	null
	11	Reserved			001	Value of SBS record field 11	=	null
	12	**Capital certainty** Report whether the debt security issued is capital certain "Y" = Yes "N" = No		Char(1)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "L" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 12 (Capital certainty)	=	Mandatory
					002	OTHERWISE, value of SBS record field 12 (Capital certainty)	=	null
Data on quantity and price	**13**	**Number of instruments** Amount of instruments		Number (24,6)	001	IF value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 13 (Number of instruments)	=	null
					002	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" AND value of SBS record field 5 (Transaction) is "RB" and value of SBS record field 6 (Instrument) begins with "5", THEN value of SBS record field 13 (Number of instruments)	<	0
					003	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of SBS record field 5 (Transaction) is "RS" and value of SBS record field 6 (Instrument) begins with "5", THEN value of SBS record field 13 (Number of instruments)	>	0
					004	IF value of SBS record field 4 (Allocation of balance sheet items) is "O" AND value of SBS record field 5 (Transaction) is "RB" and value of SBS record field 6 (Instrument) begins with "5", THEN value of SBS record field 13 (Number of instruments)	<>	0

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					005	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of SBS record field 5 (Transaction) is "S" and value of SBS record field 6 (Instrument) begins with "5", THEN value of SBS record field 13 (Number of instruments)	<>	0
	14	**Total nominal value** Total nominal value of instrument in original currency, rounded to two decimal places.		Number (20,2)	001	IF value of SBS record field 6 (Instrument) begins with "5", THEN value of SBS record field 14 (Total nominal value)	=	null
					002	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" AND value of SBS record field 5 (Transaction) is "RB" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 14 (Total nominal value)	<	0
					003	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of SBS record field 5 (Transaction) is "RS" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 14 (Total nominal value)	>	0
					004	IF value of SBS record field 4 (Allocation of balance sheet items) is "O" AND value of SBS record field 5 (Transaction) is "RB" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 14 (Total nominal value)	<>	0

				005	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of SBS record field 5 (Transaction) is "S" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 14 (Total nominal value)	<>	0
15	**Nominal value currency ISO 4217** ISO 4217 code of currency from which market values (fields 16 and 19) have been converted.	10: Currency (ISO 4217) 10c: Currency (withdrawn)	Char(3)	001	Value of SBS record field 15 (Nominal value currency)	=	Mandatory
16	**Total market value (dirty price)** Total value of instrument in EUR rounded to two decimlal places. In the case of debt securities: the value reported here is dirty price.		Number (20,2)	001	Value of SBS record field 16 (Total market value (dirty price))	=	Mandatory
				002	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" AND value of SBS record field 5 (Transaction) is "RB", THEN value of SBS record field 16 (Total market value (dirty price))	<	0
				003	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of SBS record field 5 (Transaction) is "S" AND value of SBS record field 6 (Instrument) is "33" AND value of SBS record field 14 (Total nominal value) is <0, THEN value of SBS record field 16 (Total market value (dirty price))	<	0

				004	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of SBS record field 5 (Transaction) is "S" AND value of SBS record field 6 (Instrument) begins with "5" AND value of SBS record field 13 (Number of instruments) is <0, THEN value of SBS record field 16 (Total market value (dirty price))	<	0
17	**Market value currency (dirty price)** ISO 4217 code of currency in which total market value (dirty price) (field 16) is reported. Currency of value is always "EUR".	10: Currency (ISO 4217)	Char(3)	001	Value of SBS record field 17 (Market value currency (dirty price))	=	"EUR"
18	**Classification according to recognition in financial statements**	34 : Recognition in financial statements	Varchar(2)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "A", THEN value of SBS record field 18 (Classification according to recognition in financial statements)	=	"11", "12", "2", "3" OR "4"
	"11" = Held-for-trading "12" = Securities to which fair value option is applied "2" = Available-for-sale financial assets "3" = Held-to-maturity investments			002	IF value of SBS record field 4 (Allocation of balance sheet items) is "L" AND value of SBS record field 5 (Transaction) is "S", THEN value of SBS record field 18 (Classification according to recognition in financial statements)	=	"11", "12" OR "5"
	"4" = Loans and receivables "5" = Liabilities measured at amortised cost			003	OTHERWISE, value of SBS record field 18 (Classification according to recognition in financial statements)	=	null

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19	Total market value (clean price) Total market value of debt security in clean price. Reported in EUR and rounded to two decimal places.		Number (20,2)	001	IF value of SBS record field 6 (Instrument) begins with "5", THEN value of SBS record field 19 (Total market value (clean price))	=	null
				002	OTHERWISE, value of SBS record field 19 (Total market value (clean price))	=	Mandatory
				003	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" AND value of SBS record field 5 (Transaction) is "RB" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 19 (Total market value (clean price))	<	0
				004	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of SBS record field 5 (Transaction) is "RS" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 19 (Total market value(clean price))	>	0
				005	IF value of SBS record field 4 (Allocation of balance sheet items) is "O" AND value of SBS record field 5 (Transaction) is "RB" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 19 (Total market value (clean price))	<>	0
				006	Absolute value of SBS record field 19 (Total market value (clean price))	<=	Absolute value of SBS record field 16 (Total market value (dirty price))

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					007	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "L" AND value of SBS record field 5 (Transaction) is "S" AND value of SBS record field 6 (Instrument) is "33",AND value of SBS record field 14 (Total nominal value) is <0, THEN value of SBS record field 19 (Total market value (clean price))	<	0
	20	**Market value currency (clean price)** ISO 4217 code of currency in which total market value (clean price) (field 19) is reported. Currency of value is always "EUR".	10: Currency (ISO 4217)	Char(3)	001	IF value of SBS record field 19 (Tota market value (clean price)) is entered, value of SBS record field 20 (Market value currency (clean price))	=	"EUR"
					002	IF value of SBS record field 6 (Instrument) begins with "5", THEN value of SBS record field 20 (Market value currency (clean price))	=	null
Data on group	21	**Intra-group items** Report whether the security or equity issuer belongs to the same group "C" = Other credit and financial institution and foreign affiliate belonging to the same group "P" = Parent company "N" = Non-group undertaking / Other untertaking	16: Intra-group items	Char(1)	001	IF value of SBS record field 4 (Allocation of blance sheet items) is "A", THEN value of SBS record field 21 (Intra-group items)	=	Value from "Intra-group items" (Code list 16)
					002	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" AND value of SBS record field 39 (Issuer's sector) is "121" OR begins with "13" OR "14", THEN value of SBS record field 21 (Intra-group items)	=	"N"
					003	OTHERWISE, value of SBS record field 21 (Intra-group Items)	=	null

Direct investment and dividends	22	**Direct investment** Report whether the security holding without an ISIN code is a direct investment. "Y" = Yes "N" = No		Char(1)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" AND value of SBS record field 5 (Transaction) is "S" AND value of SBS record field 6 (Instrument) begins with "51" AND value of SBS record field 9 (ISIN code) has not been entered, THEN value of SBS record field 22 (Direct investment)	=	"Y" OR "N"
					002	OTHREWISE; value of SBS record field 22 (Direct investment)	=	null
	23	**Dividends** Dividends and yields received from and paid to abroad		Number (20,2)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" AND value of SBS record field 6 (Instrument) begins with "5" AND value of SBS record field 9 (ISIN code) has not been entered AND value of SBS record field 40 (Issuer's home country) <> "FI", THEN value of SBS record field 23 (Dividends)	>=	0
					002	IF value of SBS record field 4 (Allocation of balance sheet items) is "L" AND value of SBS record field 6 (Instrument) begins with "5" AND value of SBS record field 9 (ISIN code) has not been, THEN value of SBS record field 23 (Dividends)	>=	0
					003	OTHREWISE; value of SBS record field 23 (Dividends)	=	null TAI >0

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	24	**Dividend currency** ISO 4217 code of currency in which dividends (field 23) are reported	10: Currency (ISO 4217)	Char(3)	001	IF value of SBS record field 23 (Dividends) has been entered, THEN value of SBS record field 24 (Dividend currency)	=	"EUR"
					002	OTHERWISE, value of SBS record field 24 (Dividend currency)	=	null
	25	Reserved			001	Value of SBS record field 25	=	null
	26	Reserved			001	Value of SBS record field 26	=	null
	27	Reserved			001	Value of SBS record field 27	=	null
Data on counter-party (repo agreements and short sales)	**28**	**Counterparty's sector** Sector code of item counterparty in accordance with Statistics Finlannd's Classification of Sectors 2000, without prefix "S.".	11: Sector	Varchar(6)	001	IF value of SBS record field 5 (Transaction) is "RB" OR "RS", THEN value of SBS record field 28 (Counterparty's sector)	=	Mandatory Value from "Sector" (Code list 11)
					002	IF value of SBS record field 5 (Transaction) is "RB" OR "RS", THEN value of SBS record field 28 (Counterparty's sector)	=	
					003	IF value of SBS record field 28 (Counterparty's sector) is entered AND value of SBS record field 29 (Counterparty's home country) is "FI", THEN value of SBS record field 28 (Counterparty's sector)	<>	"1314" OR "1312"
					004	IF value of SBS record field 28 (Counterparty's sector) is entered AND value of SBS record field 29 (Counterparty's home country) <> "FI", THEN value of SBS record field 28 (Counterparty's sector)	<>	"13141" OR "13149"
	29	**Counterparty's home country** Home country of item counterparty in accordance with ISO 3166 or the list of international organisations	9: Country, ISO 3166 9b: International organisations	Varchar(5)	001	IF value of SBS record field 5 (Transaction) is "RB" OR "RS", THEN value of SBS record field 29 (Counterparty's home country)	=	Mandatory Value from "Country, ISO 3166" (Code list 9) OR International organisations
					002	IF value of SBS record field 5 (Transaction) is "RB" OR "RS", THEN		

						value of SBS record field 29 (Counterparty's home country)	=	(Code list 9b)
Data on maturity	**30**	**Issue date** Security's original day of issue in the primary markets in format \<YYYY>\<MM>\<DD>		Char(8)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "L" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 30 (Issue date)	=	Mandatory
					002	IF value of SBS record field 9 (ISIN code) has not been entered AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 30 (Issue date)	=	Mandatory
					003	IF value of SBS record field 31 (Maturity date) has been entered, THEN value of SBS record field 30 (Issue date)	=	Mandatory
					004	Value of SBS record field 30 (Issue date)	=	in format \<YYYY>\<MM>\<DD>
					005	Value of SBS record field 30 (Issue date)	=	>19500101
	31	**Maturity date** Maturity date of security (date on which the principal becomes due and payable) in format \<YYYY>\<MM>\<DD>		Char(8)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "L" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 31 (Maturity date)	=	Mandatory
				Char(8)	002	IF value of SBS record field 9 (ISIN code) has not been entered AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 31 (Maturity date)	=	Mandatory

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					003	IF value of SBS record field 30 (Issue date) has been entered, THEN value of SBS record field 31 (Maturity date)	=	Mandatory
					004	IF value of SBS record field 30 (Issue date) has been entered, THEN value of SBS record field 31 (Maturity date)	>	Value of SBS record field 30 (Issue date)
	32	Reserved			001	Value of SBS record field 32	=	null
	33	Reserved			001	Value of SBS record field 33	=	null
	34	Reserved			001	Value of SBS record field 34	=	null
Country of issue	**35**	**Country of issue** Country in which the debt seucity has been issued in accordance with ISO 3166	9: Country, ISO 3166	Char(2)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "L" AND value of SBS record field 6 (Instrument) is "33", THEN value of SBS record field 35 (Country of issue)	=	Mandatory
					002	OTHERWISE; value of SBS record field 35 (Country of issue)	=	null
Data on counter-party	**36**	**Type of issuer's identifier**	3: Type of identifier	Char(1)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of SBS record field 9 (ISIN code) has not been entered, THEN value of SBS record field 36 (Type of issuer's identifier)	=	Mandatory
					002	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" AND value of SBS record field 9 (ISIN code) has not been entered AND value of SBS record field 40 (Issuer's home country) is "FI", THEN value of SBS record field 36 (Type of issuer's identifier)	=	"Y"
	37	**Issuer's identifier**		Varchar(20)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of SBS record field 9 (ISIN code) has not been	=	Mandatory

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					entered, THEN value of SBS record field 37 (Issuer's identifier)		
				002	IF value of SBS record field 36 (Type of issuer's identifier) is "Y", THEN value of SBS record field 37 (Issuer's identifier)	=	Valid business ID
				003	IF value of SBS record field 36 (Type of issuer's identifier) is "Y", THEN value of SBS record field 37 (Issuer's identifier)	=	in format "NNNNNNNN"
38	**Issuer's name** Issuer's name as known by the reporter		Varchar(100)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "O", THEN value of SBS record field 38 (Issuer's name)	=	Mandatory
39	**Issuer's sector** Sector code of item counterparty in accordance with Statistics Finland's Classification of Sectors 2000, without prefix "S.".	11: Sector	Varchar(6)	001	IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of SBS record field 9 (ISIN code) has not been entered, THEN value of SBS record field 39 (Issuer's sector)	=	Mandatory
				002	IF value of SBS record field 39 (Issuer's sector) is entered AND value of SBS record field 40 (Issuer's home country) is "FI", THEN value of SBS record field 39 (Issuer's sector)	<>	"1314" OR "1312"
				003	IF value of SBS record field 39 (Issuer's sector) is entered AND value of SBS record field 40 (Issuer's home country) <> "FI", THEN value of SBS record field 39 (Issuer's sector)	<>	"13141" OR "13149"

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| | 40 | **Issuer's home country**

Home country of item counterparty in accordance with ISO 3166 or the list of international organisations. | 9: Country, ISO 3166
9b: International organisations | Char(2) | 001 | IF value of SBS record field 4 (Allocation of balance sheet items) is "A" OR "O" AND value of SBS record field 9 (ISIN code) has not been entered, THEN value of SBS record field 40 (Issuer's home country) | = | Mandatory |

4.5.2 Examples

"SBS";"Y";"12345671";"A";"S";"33";;"Internal todjod";;;;;;10000,00;"EUR";15000,00;"EUR";"11";14000,00;"EUR";"N";;;;;;;;;"20101231"; "20201231";;;;;"Y";"12345672";"Bank ABC";"1221";"FI"

"SBS";"Y";"12345671";"L";"S";"33";;"dasfadf676";;;;"N";;10000,00;"SEK";15000,00;"EUR";"11";14000,00;"EUR";;;;;;;;;;"20101231";"20201231 ";;;;"SE";;;;;

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4.6 Balance sheet record BS

4.6.1 Record fields and validation

The balance sheet record BS is used for reporting eg the balance sheet total. In addition to rules on structure and obligatoriness, the record must also fulfil the following conditions.

	Seq.	Field	Code list	Structure	Rule	Left-hand side	Operator	Right-hand side
Record type	**01**	**Record type** "BS" = Balance sheet record	1: Record type	Char(2)	001	Value of BS record field 1 (Record type)	=	"BS"
Data on reporter	**02**	**Type of reporter's identifier** Type of identifier, always "Y" = business ID	3: Type of identifier	Char(1)	001	Value of BS record field 2 (Type of reporter's identifier)	=	"Y"
	03	**Reporter's identifier** MFI's business ID without hyphen in format NNNNNNNN		Char(8)	001	Value of BS record field 3 (Reporter's identifier)	=	in format "NNNNNNNN"
	04	**Reporting frequency** Reporter's reporting frequency. Full reporters report with monthly frequency "M" and reporters in the tail with quarterly frequency "Q".	4: Reporting frequency	Char(1)	001	Value of BS record field 4 (Reporting frequency)	=	"M" OR "Q"
Item classifications	**05**	**Reporter's name**		Varchar (100)	001	Value of BS record field 5 (Reporter's name)	=	Mandatory
	06	Reserved			001	Value of BS record field 6	=	null

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	07	Reserved			001	Value of BS record field 7	=	null
	08	Reserved			001	Value of BS record field 8	=	null
Number of deposit accounts	**09**	**Number of deposit accounts** Year-level data on total number of deposit accounts		Number(10)	001	IF value of BS record field 9 (Number of deposit accounts) is entered, the value	>	0
	10	**Number of transferable overnight deposit accounts** Year-level data on number of transferable overnight deposit accounts		Number(10)	001	IF value of BS record field 10 (Number of transferable overnight deposit accounts) is entered, the value	>	0
					002	IF value of BS record field 10 (Number of transferable overnight deposit accounts) is entered, the value	<=	Value of BS record field 9 (Number of deposit accounts)
	11	**Number of transferable overnight deposit accounts: Internet/PC-linked** Year-level data on number of transferable overnight deposit accounts which are usable via the Internet or personal computer		Number(10)	001	IF value of BS record field 11 (Number of transferable overnight deposit accounts: Internet/PC-linked) is entered, the value	>	0
					002	IF value of BS record field 11 (Number of transferable overnight deposit accounts: Internet/PC-linked) is entered, the value	<=	Value of BS record field 10 (Number of transferable overnight deposit accounts)
Number of employees and offices	**12**	**Number of offices** Year-level data on number of offices		Number(6)	001	IF value of BS record field 12 (Number of offices) is entered, the value	>	0
	13	**Number of employees** Average number of employees within the year		Number(10)	001	IF value of BS record field 13 (Number of employees) is entered, the value	>	0

Balance sheet total	**14**	**Balance sheet total**		Number (20,2)	001	Value of BS record field 14 (Balance sheet total)	>	0
		Balance sheet total			002	Value of BS record field 14 (Balance sheet total)	=	Value must correspond the sums of reported asset and liability items to the accuracy of EUR 5,000 (+/-)

4.6.2 Examples

"BS";"Y";"12345671";"M";"Abc";;;;100;50;40;100;1000;

4.7 Report-level validation rules

The following validation rules do not relate to individual fields but pertain to a combination of several fields or the report on the whole.

4.7.1 Coherency

Rule RATI.ALL.R1
- The report file can only contain the report of one (1) reporter. Hence, field *Reporter's identifier* (field 3) must have identical values in batch record 000 and content records (LD, IL, REST, SBS and BS).

Rule RATI.ALL.R2
- The report file must include at least both the 000 record and the BS record.

4.7.2 SBS records

Rule RATI.SBS.R1
- The same combination of fields *ISIN code* (field 9) and *Allocation of balance sheet items* (field 4) has always same values in the following fields, if data is entered in them.
- Instrument (field 6)
- Capital certainty (field 12)
- Type of issuer's identifier (field 36)
- Issuer's identifier (field 37)
- Issuer's name (field 38)
- Issuer's sector (field 39)
- Issuer's home country (field 40)

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Rule RATI.SBS.R2
- The same combination of fields *Internal identifier* (field 8) and *Allocation of balance sheet items* (field 4) has always same values in the following fields, if data is entered in them.
- Instrument (field 6)
- ISIN code (field 9)
- Capital certainty (field 12)
- Type of issuer's identifier (field 36)
- Issuer's identifier (field 37)
- Issuer's name (field 38)
- Issuer's sector (field 39)
- Issuer's home country (field 40)

Rule RATI.SBS.R3
- Security-by-security records can be divided into serveral rows in assets (A) and off-balance sheet items (O) according to the allocation of balance sheet items, transaction, nominal value and classification according to recognition in financial statements. There can be only one SBS record in the file with the same combination of the following fields:
- Reporter's identifier (field 3)
- Allocation of balance sheet items (field 4), which takes the value "A" or "O"
- Transaction (field 5)
- Internal identifier (field 8)
- Nominal value currency (field 15)

Rule RATI.SBS.R4
- On the liabilities side (L), security-by-security records cn be divided into several rows according to classification according to recognition in financial statements, and country of issuance. There can be only onle SBS record in the file with the same combination of the following fields:
- Reporter's identifier (field 3)
- Allocation of balance sheet items (field 4), which takes the value "L"
- Internal identifier (field 8)

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- Nominal value currency (field 15)
- Classification according to recognition in financial statements (field 18)

4.7.3 Balance sheet check

Rule RATI.BS.R1 (Assets)
Rule RATI.BS.R2 (Liabilities)

-The sum of balance sheet data[1] reported in LD, SBS and REST records must correspond to item "BALANCE SHEET TOTAL" reported in the BS record (field 14) as presented in the table below. Assets and liabilities are both summed up separately. Asset and liability items must correspond the "BALANCE SHEET TOTAL" reported in BS record to the accuracy of EUR 5,000 (+/-).

Reported item:	Instruments included in the balance sheet and reported in the records
Record code:	Indicates the record in which the respected instruments are reported.
Instrument:	Classification code of the instrument included in the balance sheet.
Allocation of balance sheet items:	A = Asset and L = Liability.
Transaction:	S = Stock data and RB = short selling / repo purchase (collateral sold short).
Operator:	Tells which data must be summed up.

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[1] In the case of loans and deposits, interest payable must also be taken into account.

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RULE RATI.BS.R1 (Assets)

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No	Reported item	Record code	Instrument	Allocation of balance sheet items	Transaction	Sector	Fields to be summed up			Operator
1	BALANCE SHEET TOTAL, ASSETS	BS					Balance sheet total (field 14)			
2	Currency						Book value (field 16)			=
	Currency	REST	21	A	S	Total	x			+
3	Loans (wide)						Book value (field 32)			=
	Money market promissory notes (non-marketable)	LD	41	A	S	S.1221	x			+
	Revolving loans	LD	42	A	S	S.1221	x			+
	Overdrafts	LD	43	A	S	S.1221	x			+
	Extended credit card credit	LD	44	A	S	S.1221	x			+
	Convenience credit card credit	LD	45	A	S	S.1221	x			+
	Reverse repos	LD	46	A	S	S.1221	x			+
	Other loans	LD	47	A	S	S.1221	x			+
	Money market promissory notes (non-marketable)	LD	41	A	S	Total - S.1221	x			+
	Revolving loans	LD	42	A	S	Total - S.1221	x			+
	Overdrafts	LD	43	A	S	Total - S.1221	x			+
	Extended credit card credit	LD	44	A	S	Total - S.1221	x			+
	Convenience credit card credit	LD	45	A	S	Total - S.1221	x			+
	Reverse repos	LD	46	A	S	Total - S.1221	x			+
	Other loans	LD	47	A	S	Total - S.1221	x			+
4	Securities other than shares and equity, excluding derivatives						Market price (clean) (field 19)			=
	Securities other than shares and equity, excluding derivatives	SBS	33	A	S	Total	x			+
	Securities other than shares and equity, excluding derivatives	SBS	33	A	RB	Total	x			+
5	Shares and other equity						Market price (dirty) (field 16)			=
	Quoted shares	SBS	511	A	S	Total	x			+
	Quoted shares	SBS	511	A	RB	Total	x			+
	Unquoted shares	SBS	512	A	S	Total	x			+
	Unquoted shares	SBS	512	A	RB	Total	x			+
	Other equity	SBS	513	A	S	Total	x			+
	Other equity	SBS	513	A	RB	Total	x			+
	Investment fund shares	SBS	52	A	S	Total	x			+
	Investment fund shares	SBS	52	A	RB	Total	x			+
6	Fixed assets						Book value (field 16)			=
	Fixed assets	REST	82	A	S	Total	x			+
7	Other assets						Book value (field 16)	Market price (dirty) (field 16) - Market price (clean) (field 19)	Interest payable (field 37)	=
	Other assets	REST	7	A	S	Total	x			+
	Money market promissory notes (non-marketable)	LD	41	A	S	Total			x	+
	Revolving loans	LD	42	A	S	Total			x	+
	Overdrafts	LD	43	A	S	Total			x	+
	Extended credit card credit	LD	44	A	S	Total			x	+
	Convenience credit card credit	LD	45	A	S	Total			x	+
	Reverse repos	LD	46	A	S	Total			x	+
	Other loans	LD	47	A	S	Total			x	+
	Securities other than shares and equity, excluding derivatives	SBS	33	A	S	Total		x		+
8	Derivatives						Book value (field 16)			=
	Standardised derivatives	REST	341	A	S	Total	x			+
	OTC derivatives	REST	342	A	S	Total	x			+
	FX spot	REST	343	A	S	Total	x			+
9	BALANCE SHEET TOTAL, ASSETS						=2+3+4+5+6+7+8			=
	DIFFERENCE						=1-9			

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RULE RATI.BS.R2 (Liabilities)

No	Reported item	Record code	Instrument	Allocation of balance sheet items	Transaction	Sector	Fields to be summed up			Operator
10	BALANCE SHEET TOTAL, LIABILITIES	BS					Balance sheet total (field 14)			
11	**Deposits (wide)**						**Book value (field 32)**			=
	Transferable overnight deposits	LD	221	L	S	S.1221	x			+
	Non-transferable overnight deposits (excl. promissory notes)	LD	222	L	S	S.1221	x			+
	Promissory notes (non-marketable)	LD	223	L	S	S.1221	x			+
	Repos	LD	224	L	S	S.1221	x			+
	Deposits with agreed maturity	LD	225	L	S	S.1221	x			+
	Deposits redeemable at notice	LD	226	L	S	S.1221	x			+
	Transferable overnight deposits	LD	221	L	S	Total - S.1221	x			+
	Non-transferable overnight deposits	LD	222	L	S	Total - S.1221	x			+
	Promissory notes (non-marketable)	LD	223	L	S	Total - S.1221	x			+
	Repos	LD	224	L	S	Total - S.1221	x			+
	Deposits with agreed maturity	LD	225	L	S	Total - S.1221	x			+
	Deposits redeemable at notice	LD	226	L	S	Total - S.1221	x			+
12	**Debt securities**						**Market price (clean) (field 19)**			=
	Securities other than shares and equity, excluding derivatives	SBS	33	L	S	Total	x			+
13	**Capital and reserves**						**Market price (dirty) (field 16)**		**Book value (field 16)**	=
	Quoted shares	SBS	511	L	S	Total	x			+
	Unquoted shares	SBS	512	L	S	Total	x			+
	Other equity	SBS	513	L	S	Total	x			+
	Investment fund shares	REST	81	L	S	Total			x	+
14	**Other liabilities**						**Book value (field 16)**	**Market price (dirty) (field 16) - Market price (clean) (field 19)**	**Interest payable (field 37)**	=
	Other liabilities	REST	7	L	S	Total	x			+
	Transferable overnight deposits	LD	221	L	S	Total			x	+
	Non-transferable overnight deposits (excl. promissory notes)	LD	222	L	S	Total			x	+
	Promissory notes (non-marketable)	LD	223	L	S	Total			x	+
	Repos	LD	224	L	S	Total			x	+
	Deposits with agreed maturity	LD	225	L	S	Total			x	+
	Deposits redeemable at notice	LD	226	L	S	Total			x	+
	Securities other than shares and equity, excluding derivatives	SBS	33	L	S	Total		x		+
15	**Derivatives**						**Book value (field 16)**			=
	Standardised derivatives	REST	341	L	S	Total	x			+
	OTC derivatives	REST	342	L	S	Total	x			+
	FX spot	REST	343	L	S	Total	x			+
16	BALANCE SHEET TOTAL, LIABILITIES						=11+12+13+14+15			=
	DIFFERENCE						=10-16			